

POWER OF ATTORNEY

THIS POWER OF ATTORNEY is made this day of 200....

APPOINTMENT

I,.....(Name),

.....(occupation) of

.....

.....

(Address) (Hereinafter referred to as "THE PRINCIPAL") hereby APPOINT

..... (Name),

..... (Occupation) of.....

.....

(Address)..... (Tel no)..... (E-mail)

as my Attorney for and on my behalf to do all or any of the acts and things following:

WHEREAS:

1. The Principal(s) has submitted an application to Ghana Home Loans Limited (GHL) for a mortgage loan (hereinafter referred to as "the Loan") for the purpose of..... (purchasing, remortgaging etc) (**DEPENDING ON TYPE OF MORTGAGE**) a property more particularly described in the Schedule hereto (hereinafter referred to as "the Property").
2. GHL is considering the Principal's application.
3. The Principal(s) is resident outside Ghana and may not be present in Ghana at all times during this process.

4. The Principal(s) intends to appoint the Attorney to act on his/her behalf.
5. The Attorney has accepted to act on behalf of the Principal.

NOW THEREFORE the Attorney shall act on behalf of the Principal(s) as follows:

PURPOSE

- a. To perform all acts necessary for the acquisition of the Loan from GHIL and or/ any of its subsidiaries.
- b. To represent my interest in all matters relating to the acquisition of the Loan to the extent of it being used for (purchasing, remortgaging etc.) **(DEPENDING ON TYPE OF MORTGAGE)** the Property.
- c. Generally to act as my Attorney in relation to all other matters concerning the acquisition of the Loan for (purchasing, remortgaging etc.) **(DEPENDING ON TYPE OF MORTGAGE)** the Property and make all instruments and do all acts and things as fully and effectual in all respects as I could do if personally present.
- d. To sign and execute on my behalf any contracts and instruments which are necessary for the exercise of the powers conferred herein.
- e. To, where necessary, bring or defend any action or other proceedings in respect of or affecting my interests in respect of this power.

INDEMNITY

I hereby agree to indemnify my Attorney in respect of all expenses or liabilities incurred or covered by him in the reasonable and proper exercise of the powers contained herein.

RATIFICATION

All acts done by the Attorney to the extent of this power shall be deemed ratified by me.

REVOCAION

AND I HEREBY FURTHER DECLARE that this Power shall remain in force until expressly revoked by me, "THE PRINCIPAL"

IN WITNESS whereof THE PRINCIPAL hereto has set its hand and name the date and year first above written.

SIGNED BY THE PRINCIPAL,
..... (NAME)

In The Presence Of:

Name:

Address:

Signature:

BEFORE ME

NOTARY PUBLIC

**SCHEDULE
(DESCRIPTION OF PROPERTY)**